

Housing Options Can Be Problem-Solvers For Elders

Almost everyone would like to remain in their homes during older age. Home, surrounded by familiar things, friends, family, and community, is where most older people are both happiest and healthiest. Many elders, however, find that they are not able to remain in their homes, either because of finances or because they are not able to do the physical work necessary to be a homeowner. For these people, housing options can be great problem-solvers. Elders thinking about changing their housing may wish to consider the following alternatives:

Shared Housing

Living with another person, whether a relative, friend, or boarder, can relieve financial pressures and make maintaining a home much easier. When developing shared housing options elders should consider the following questions:

- * Do I want to stay in my own home or would I prefer to live in someone else's?
- * Do I mainly need help financially or in maintaining my home?
- * Would I be willing to live with someone I did not know before?
- * Do I want to share my home with someone my own age or would I be willing to have someone younger or older?
- * Am I willing and able to provide in-home care or home maintenance for a frail elder?
- * How many people am I willing to share with?

Based on answers to these questions, elders might consider the following possibilities:

- Having a younger relative or friend live in your home, perhaps at a reduced rent in exchange for personal or home maintenance services.
- Moving into a friend's or relatives home and contributing financially or with services
- Moving in with several people, either all of your own age or of different ages. In this case each person usually has a bedroom and perhaps a bathroom and shares a kitchen, living room, and other common areas.

Depending on what the arrangement is that an elder is interested in and who they will be living with, elders will want to make a detailed agreement before moving in together. Some issues to think about are:

- * Who will own the property, especially if a number of people will be moving into a home that none of them has lived in previously. If you wish to co-own the property you may need to legally incorporate.
- * Who will take primary responsibility for which household and home maintenance duties.

- * How will utilities and other common bills be paid.
- * How decisions will be made.
- * How much social life will be shared among the residents.
- * How thoroughly the common areas will be cleaned and by whom.
- * What will be rules about smoking, noise late at night, and other quality of life issues.

In Bedford homeowners may have up to two boarders living with them. If they have more boarders they must make an appeal of zoning regulations to the Zoning Board of Appeals. In any case, check with Bedford Code Enforcement in the early stages of planning. They can be reached at 781-275-7446.

Accessory Apartments

Accessory apartments are apartments added onto single-family residences. In general, accessory apartments include a separate entrance, a bedroom and living space, a kitchen, and a bath. Some accessory apartments are added onto the homes of older people who rent them for extra income or a reduced rent in exchange for personal services. In other cases, these apartments are added onto the homes of adult children for older relatives.

Before making plans for an accessory apartment, contact the Bedford Department of Code Enforcement to discuss building code and zoning requirements.

ECHO Housing

ECHO (Elder Cottage Housing Opportunity) housing is small units containing living and sleeping space, a kitchen, and a bath in a separate building that is on the same site as a larger home. In some cases the unit is built from scratch. In other cases a mobile home is moved to the site. This option has the same advantages as an accessory apartment: privacy and independence combined with the security of having family close by.

As with the other options, before making plans for ECHO Housing, contact the Bedford Department of Code Enforcement to discuss building code and zoning requirements.

Subsidized Housing

Bedford has two subsidized housing options for people who can live independently but who find that their low income makes it difficult to continue living in their own home. The Bedford Housing Authority operates the Ashby Place Elder Housing Site for those who meet income guidelines. Ashby Place includes 80 one-bedroom apartments in ten buildings. Four are wheelchair accessible. Rent is 30% of net income, including utilities. For more information, call the Bedford Housing Authority at 781-275-2428.

Bedford Village offers a number of apartments for those with low and moderate incomes under the Section 8 housing programs. Through this program tenants who meet income qualifications pay 30% of their income for rent. For more information call Bedford Village at 781-275-1038.

Adult Family Care

Adult family care, also called adult foster care, matches frail elders who cannot live alone with families who provide care for the elder in the family's home in exchange for a stipend. A nurse and social worker visit once each month to ensure that the elder is receiving the care they need and that the match is a good one. Adult family care can be paid for through Medicaid, some private insurance, and private payment.

Assisted Living

For those who need more in-home care than is practical to provide in the elder's home, assisted living can be a good way to maintain independence while ensuring that older adults receive the care they need. Generally, assisted living facilities provide a studio or one-bedroom apartment, one or more meals per day, and varying levels of nursing and other services in exchange for a monthly fee, sometimes accompanied by an entrance fee. Most assisted living facilities offer activities, social events, and other programs to make life enjoyable.

Nursing Homes

For elders who need intensive care, nursing facilities can provide good care in a compassionate, stimulating setting. Nursing homes provide varying levels of care and some have special units for residents with Alzheimer's disease. The quality varies from questionable to excellent. Many books and pamphlets exist to guide potential nursing home residents and their families in deciding whether this level of care is needed and how to choose a facility. The cost of nursing home care averages over \$50,000 annually. Most people pay privately until their resources are exhausted, then apply for Medicaid.

To Learn More About Housing Options in the Bedford Area

The Council on Aging offers counseling for those who are considering changing their housing or who need to find an assisted living or nursing facility. In addition, the COA Reading Room has brochures from most assisted living and nursing facilities in the area as well as a number of pamphlets and brochures offering more detail about housing options and choosing a nursing home. Come visit the COA during its usual hours of 8 to 4 Monday through Friday at 781-275-6825.